

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
RICHMOND DIVISION**

**InRe:MauriceBlack
DOT**

Case No. 3:10-bk-33207-

**SonjaMichelleBrown-Black,
Debtors.**

Chapter 13

**MauriceBlack and SonjaMichelleBrown-Black,
Plaintiffs.**

v.

APN: 3:10-AP-03174-DOT

**Citibank,N.A.,as Trustee forthe registered holders of Structured Asset
SecuritiesCorporation,Mortgage Pass-Through Certificates,Series 2006-S2,
Ocwen Loan Servicing,LLC
NectarProjects,Inc.
Defendants.**

ORDER

Upon consideration of the complaint by the Plaintiffs, Maurice Black and Sonja Michelle Brown-Black, asking that Defendant's second Deed of Trust, which is recorded in the Circuit Court of the County of Henrico, Virginia in Book 4103 at Page 0420, be held unsecured and stripped off, and Defendant be treated as an unsecured creditor, it is hereby

ORDERED that Defendants have defaulted by not filing an Answer to the Complaint and that the court finds the facts are as alleged, that the principal residence has a fair market value of \$135,500 and that it is subject to a first deed of trust recorded

in Book 4103 at Page 0396 with a payoff of approximately \$139,535.24 leaving no equity to secure the second deed of trust;

FURTHER ORDERED that the Defendant has no secured interest for the loan secured by the second deed of trust on the residential real estate of the Debtors, known as 2818 Skelton Street, owned by way of Deed recorded in the Circuit Court of the County of Henrico, Virginia in Book 4103 at Page 0394;

FURTHER ORDERED that the Defendant is to cancel the second mortgage lien on the residential real estate of the debtor pursuant to 11 U.S.C. § 506(d), immediately upon the entry of the Discharge Order and deliver the same to the attorney for the debtor within 20 days from the date of the entry of the said order at no charge or fee for the aforesaid cancellation and delivery;

FURTHER ORDERED that the Trustee shall treat any timely filed proof of claim of the Defendant for the second mortgage lien as an unsecured claim under the plan;

FURTHER ORDERED that the attorney for the Plaintiff be awarded reasonable attorney fees and costs to be determined by this Court upon the filing of a supplemental fee application; and

Mitchell P. Goldstein, Esq., 40613
Krumbein Consumer Legal Services, Inc.
1650 Willow Lawn Drive, Suite 300
Richmond, VA 23230
(804) 673-4358; (804) 673-4350 (fax)

FURTHER ORDERED that the Clerk of the Court is directed to send true copies

of this Order to all counsel of record.

ENTERED this _____ day of _____, 2010.

UNITED STATES BANKRUPTCY JUDGE

Mitchell P. Goldstein, Esq., 40613
Krumbein Consumer Legal Services, Inc.
1650 Willow Lawn Drive, Suite 300
Richmond, VA 23230
(804) 673-4358; (804) 673-4350 (fax)

WE ASK FOR THIS:

MAURICE BLACK

SONJA MICHELLE BROWN- BLACK

BY COUNSEL: /s/ Mitchell P. Goldstein, Esq. _____

Mitchell P. Goldstein, Esq., VSB 40613

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CERTIFICATION PURUSANT TO LBR 9022-1

I hereby certify that a true and correct copy of the foregoing Order was served on or endorsed by all necessary parties via electronic delivery and/or first-class mail, postage pre-paid to all parties in interest.

/s/ Mitchell P. Goldstein, Esq.

Mitchell P. Goldstein, Esq.,

40613

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